

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
Richmond Division

IN RE:)	
)	
CHRISTIE MARIE LISBON)	Case No. 19-31894-KLP
)	Chapter 13
Debtor)	

MOTION TO INCUR DEBT

COMES NOW, the Debtor, by counsel, and as and for her Motion to Incur Debt, states as follows:

1. The Debtor filed this case under Chapter 13 of the U.S. Bankruptcy Code on April 8, 2019.
2. The Debtor has applied for and Mechanicsville Honda has approved a loan to the Debtor in the amount of \$19,304.27 plus interest at 14.75% per annum to be repaid with 72 equal monthly payments of \$408.83 for the purchase of a 2018 Honda HR-V or similar vehicle.
3. The Debtor needs to purchase the referenced vehicle because her current vehicle has some serious mechanical problems, and she needs a replacement vehicle to continue to travel to and from work and other matters.
4. The purchase of the vehicle is in the best interest of the Debtor and will facilitate her ability to perform under his Chapter 13 Plan filed herein.
5. The Debtor's Chapter 13 Plan has been confirmed.

WHEREFORE, the Debtor requests that the Court enter an Order approving the aforesaid loan on the terms stated herein and for such other relief as the Court may deem appropriate.

James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, VA 23219
(804) 225-9500 (phone)
(804) 225-9598 (fax)
Counsel for Debtor

CHRISTIE MARIE LISBON

By: /s/ James E. Kane
Counsel

James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, VA 23219
(804) 225-9500 (phone)
(804) 225-9598 (fax)
Counsel for Debtor

CERTIFICATE OF SERVICE

I hereby certify that on April 2, 2021, I will electronically file the foregoing with the Clerk of Court using the CM/ECF system, which will then send a notification of such filing (NEF) to all counsel of record who have signed up to receive such notification and by first class mail to the parties on the attached list.

/s/ James E. Kane
James E. Kane

**IN THE UNITED STATES BANKRUPTCY COURT
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)	Chapter 13
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NOTICE OF MOTION AND HEARING

The above Debtor has filed Motion to Incur Debt in the above matter.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then, within twenty-one (21) days from the date of this Notice you or your attorney must:

- File with the court, at the address shown below, a written request for a hearing [or written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for a hearing (or response) to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above, to:

Clerk of Court
United States Bankruptcy Court
701 East Broad Street
Richmond, VA 23219

You must also mail a copy to:

James E. Kane, Esquire
Kane & Papa, P.C.
1313 East Cary Street
Richmond, Virginia 23219

- Attend a hearing scheduled for **April 14, 2021 at 10:00 a.m. at 701 E. Broad St., Room 5100, Richmond, VA 23219.** If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Dated: April 2, 2021

CHRISTIE MARIE LISBON

By: /s/ James E. Kane
Counsel

James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, VA 23219
(804) 225-9500 (phone)
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/s/ James E. Kane
James E. Kane

Label Matrix for local noticing

UST sms Richmond

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Acquisitions Atlas Acquisitions LLC

0422-3

Office of the U. S. Trustee

492C Cedar Lane, Ste 442

Case 19-31894-KLP

701 East Broad St., Suite 4304

, NJ 07666-1713

Eastern District of Virginia

Richmond, VA 23219-1849

Richmond

Fri Apr 2 10:49:26 EDT 2021

United States Bankruptcy Court

AR Resources, Inc.

Advance Financial

701 East Broad Street

Attn: Bankruptcy

ATTN: Virginia Billing

Richmond, VA 23219-1888

Po Box 1056

100 Oceanside Drive

Blue Bell, PA 19422-0287

Nashville TN 37204-2351

Allied Cash Advance

Ashley Funding Services, LLC

(p)ATLAS ACQUISITIONS LCC

5000 Nine Mile Road

Resurgent Capital Services

492C CEDAR LANE SUITE 442

Suite A

PO Box 10587

TEANECK NJ 07666-1713

Richmond, VA 23223-5733

Greenville, SC 29603-0587

Bank of Missouri

Bon Secours

Bon Secours

PO Box 89725

P.O. Box 409601

PO Box 1123

Sioux Falls, SD 57109-9725

Atlanta GA 30384-9601

Minneapolis, MN 55440-1123

Bridgecrest

Bridgecrest Credit Company, LLC

Cash 2 U Financial Service

Attn: Bankruptcy

PO BOX 29018

3131 Mechanicsville Turnpike

7300 E Hampton Ave, Ste 100

PHOENIX, AZ 85038-9018

Richmond, VA 23223-1722

Mesa, AZ 85209-3324

Cash Net USA

Cawthorn, Deskevich & Gavin

Commonwealth Financial

P.O.Box 643990

9701 Metropolitan Court

245 Main Street

Cincinnati, OH 45264-0309

Suite C

Scranton, PA 18519-1641

Richmond, VA 23236-3694

Commonwealth Radiology

Credit Acceptance

Credit One Bank

1508 Willow Lawn Dr.

25505 West 12 Mile Rd

P.O. Box 60500

Ste 117

Suite 3000

City of Industry, CA 91716-0500

Richmond, Va. 23230-3421

Southfield, MI 48034-8331

Debt Recovery Solution

Fingerhut

First Premier Bank

Attn: Bankruptcy

6250 Ridgewood Road

Attn: Bankruptcy

P.O. 9003

Saint Cloud MN 56303-0820

Po Box 5524

Syosset, NY 11791-9003

Sioux Falls, SD 57117-5524

First Virginia

(p)FOCUSED RECOVERY SOLUTIONS

Henrico Doctors Hospital

9121 Staples Mill Road

9701 METROPOLITAN COURT

1602 Skipwith Rd

Henrico, VA 23228-2026

STE B

Henrico, VA 23229-5298

RICHMOND VA 23236-3690

Henrico Doctors Hospital

IC System

James River Emergency Group

Resurgent Capital Services

PO Box 64794

P.O. Box 660827

PO Box 1927

Saint Paul MN 55164-0794

Dallas TX 75266-0827

Greenville, SC 29602-1927

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

LNV Funding
PO Box 10497
Greenville, SC 29603-0497

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Medicredit
P O 1629
Maryland Heights MO 63043-0629

Mid American Bank
5109 S Broadband Lane
Sioux Falls, SD 57108-2208

NPRT0 South-East, LLC
256 W. Data Drive
Draper, Utah 84020-2315

Ortho Virginia
1115 Boulders Parkway Ste 200
Richmond, VA 23225-4067

Patient First
P.O. Box 758941
Baltimore, MD 21275-8941

Patient First c/o Receivables Management Sys
PO Box 73810
North Chesterfield, VA 23235-8047

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Premier Bankcard, Llc
Jefferson Capital Systems LLC Assignee
Po Box 7999
Saint Cloud Mn 56302-7999

Progressive Leasing
256 West Data Drive
Draper, UT 84020-2315

Quantum3 Group LLC as agent for
CF Medical LLC
PO Box 788
Kirkland, WA 98083-0788

Receivable Management
7206 Hull Street Rd Ste 211
Richmond, VA 23235-5826

Resurgent Capital
PO Box 10497
Greenville, SC 29603-0497

Rolfe Emergency Physicians
P.O. Box 37934
Philadelphia, PA 19101-0000

Speedy Cash
PO Box 780408
Wichita, KS 67278-0408

Synchrony Bank/Care Credit
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

Total Visa
P O Box 5220
Sioux Falls, SD 57117-5220

Transworld Sys
500 Virginia Dr
Ste 514
Fort Washington, PA 19034-2733

Tuckahoe Orthopaedic Assoc.
P.O. Box 71690
Henrico, VA 23255-1690

Verizon
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Verizon Virginia
500 Technology Drive
Suite 300
Weldon Springs, MO 63304-2225

Virgina Physicians, Inc.
P.O. Box 487
Mechanicsville VA 23111-0487

Virginia Credit Union
Attn: Bankruptcy Department
Po Box 90010
Richmond, VA 23225-9010

Virginia Credit Union Inc
PO Box 90010
Richmond, VA 23225-9010

Virginia Ear Nose & Throat
3450 Mayland Court
Henrico VA 23233-1468

Virginia Ear Nose & Throat Associates
c/o Nguyen
Ballato
2201 Libbie Ave
Richmond, VA 23230-2364

Virginia Eye Institute
400 Westhampton Station
Richmond, VA 23226-3332

Virginia Eye Institute
8002 Discovery Drive Suite 410
Richmond, VA 23229-8601

irgina Physicians, Inc.

P.O. Box 487

Mechanicsville VA 23111-0487

Carl M. Bates

341 Dial 866-813-0912 Code: 8576180

P. O. Box 1819

Richmond, VA 23218-1819

Christie Marie Lisbon

4310 Mechanicsville Turnpike

Mechanicsville, VA 23111-6212

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James E. Kane

Kane & Papa, PC

1313 East Cary Street

P.O. Box 508

Richmond, VA 23218-0508

John P. Fitzgerald, III

Office of the US Trustee - Region 4 -R

701 E. Broad Street, Ste. 4304

Richmond, VA 23219-1849

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Atlas Acquisitions LLC

492C Cedar Lane, Ste 442

Teaneck, NJ 07666

Focused Recovery Solutions

Attn: Bankruptcy

9701 Metropolitan Ct. Suite B

Richmond, VA 23236-0000

Jefferson Capital Systems LLC

Po Box 7999

Saint Cloud Mn 56302-9617

Portfolio Recovery Associates, LLC

POB 41067

Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Credit Acceptance Corp.

End of Label Matrix

Mailable recipients 64

Bypassed recipients 1

Total 65